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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

**Kight, et al.**

Serial No. **10/697,114**

Filed: **October 31, 2003**

For: **ELECTRONIC PAYMENTS WITH RISK BASED  
SELECTION OF TYPE OF DEBITING OF THE  
PAYER'S DEPOSIT ACCOUNT**

Examiner: **Not Yet Assigned**

Art Unit: **3621**

**SUBMISSION OF PTO/SB/96 FOR CONSIDERATION WITH PREVIOUSLY  
SUBMITTED SUBSTITUTE POWER OF ATTORNEY  
AND CHANGE OF CORRESPONDENCE ADDRESS**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Attached hereto is completed form PTO/SB/96 for consideration with the Substitute Power of Attorney and Change of Correspondence Address filed on July 18, 2005, a copy of which is also attached. Accordingly, please process the Substitute Power of Attorney and Change of Correspondence as soon as possible. If you have any questions or if there are any problems with processing this request, please contact me at your earliest convenience.

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on November 21, 2005.

  
William R. Silverio

U.S.S.N.: 10/697,114

Filed: October 31, 2003

Submission of PTO/SB/96 for Consideration with Previously Submitted  
Substitute Power of Attorney and Change of Correspondence Address

Page 2 of 2

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'W. R. Silverio', written in a cursive style.

William R. Silverio  
Reg. No. 45,383

SUTHERLAND ASBILL & BRENNAN LLP

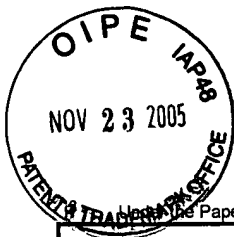
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Attorney Docket No.: **23952-0042**



PTO/SB/96 (09-04)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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**STATEMENT UNDER 37 CFR 3.73(b)**Applicant/Patent Owner: Kight, et al.Application No./Patent No.: 10/697,114 Filed/Issue Date: October 31, 2003

Entitled:

CheckFree Corporation, a corporation

(Name of Assignee)

(Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. ☒ the assignee of the entire right, title, and interest; or
2. ☐ an assignee of less than the entire right, title and interest.  
The extent (by percentage) of its ownership interest is \_\_\_\_\_ %

in the patent application/patent identified above by virtue of either:

A. ☒ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 005843, Frame 0369, or for which a copy thereof is attached.

OR

B. ☐ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

1. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
2. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
3. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet.☐ Copies of assignments or other documents in the chain of title are attached.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

William R. Silverio  
Signature

Nov. 21, 2005  
Date

William R. Silverio404-853-8214

Printed or Typed Name

Telephone Number

Attorney for Applicant

Title

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



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Kight, et al.

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For: ELECTRONIC PAYMENTS WITH RISK BASED  
SELECTION OF TYPE OF DEBITING OF THE  
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Examiner: Unknown

Art Unit: 3621

SUBSTITUTE POWER OF ATTORNEY  
AND CHANGE OF CORRESPONDENCE ADDRESS

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The assignee of record hereby **REVOKES** any and all powers of attorney previously given in the above-identified patent application, as evidenced by the attached power of attorney executed by the assignee, and hereby **APPOINTS** the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas - Reg. No. 33,205; Daniel J. Warren - Reg. No. 34,272; William L. Warren - Reg. No. 36,714; Malvern U. Griffin III - Reg. No. 38,899; Kevin W. King - Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236;

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 18, 2005.

  
William R. Silverio

U.S.S.N.: 10/697,114

Filed: October 31, 2003

Substitute Power of Attorney and Change of Correspondence Address

Page 2 of 2

Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause - Reg. No. 53,157; Ralph E. Gaskins, Jr. - Reg. No. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

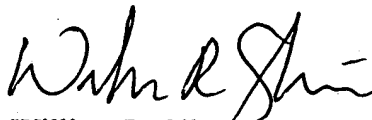
It is requested that future Patent and Trademark Office correspondence in this case be directed to:

**William R. Silverio**  
SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, N.E.  
Atlanta, Georgia 30309-3996  
Direct all telephone calls to: (404) 853-8214  
Fax No.: (404) 853-8806

Customer No.: **29052**

Further, please change the attorney docketing number for this case to **23952-0042**.

Respectfully submitted,



William R. Silverio  
Reg. No. 45,383

SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, NE  
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Attorney Docket No.: **23952-0042**

The undersigned assignee of record hereby **REVOKES** any and all powers of attorney previously given in the patent applications listed in the table provided below, and hereby **APPOINTS** the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas - Reg. No. 33,205; Daniel J. Warren - Reg. No. 34,272; William L. Warren - Reg. No. 36,714; Malvern U. Griffin III - Reg. No. 38,899; Kevin W. King - Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause - Reg. No. 53,157; Ralph E. Gaskins, Jr. - Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute these applications and transact all business in the Patent and Trademark Office connected therewith.

Application No.	Title
08/944,047	An Electronic Bill Payment System With Merchant Identification
08/994,363	Electronic Payment Using Account Ranging to Determine the Appropriate One of Multiple Payment Remittance Centers of a Single Payee
09/010,193	Dual Source Remittance Processing
09/208,998	Technique for Conducting Secure Transactions Over a Network
09/250,711	System and Method for Electronically Providing Customer Services Including Payment of Bills, Financial Analysis and Loans
09/298,889	Electronic Bill Presentment and/or Payment Clearinghouse
09/387,764	Electronic Billing with Updatable Electronic Bill Summary
09/414,731	Electronic Billing With Flexible Biller Controlled Electronic Bill Presentment
09/471,490	Securing Electronic Transactions Over Public Networks
09/540,011	Bill Payment System and Method with a Master Merchant Database
09/540,900	Bill Payment System and Method With Consumer Supplied Information Validation
09/540,948	Bill Payment System and Method with Authorized Debiting of Consumer Deposit Accounts
09/541,362	Bill Payment System and Method Utilizing a Draft
09/541,362	Bill Payment System and Method Utilizing a Draft
09/542,109	Bill Payment System and Method Utilizing Bank Routing Numbers
09/542,109	Bill Payment System and Method Utilizing Bank Routing Numbers
09/749,595	Electronic Payment Risk Processing

09/795,314	Electronic Bill Processing With Enhanced Bill Availability Notification and/or Enhanced Bill Presentation
09/798,895	Electronic Billing with Flexible Biller Controlled Electronic Bill Presentment
09/820,804	Electronic Bill Presentment With Bill Categorization
09/820,805	Electronic Bill Processing With Multi-Level Bill Information Storage
09/820,955	Electronic Bill Processing With Bill Normalization and Templating
09/867,587	Bill Availability Notification and Billing Information Request
09/867,588	Electronic Bill Presentment With Terms and Conditions Link
09/877,192	Bill Payment System and Method with Merchant Information
09/892,627	Check Metaphor For Electronic Payment Authorization
09/892,628	Electronic Bill Presentment Interface
09/892,629	Quick User Payment Authorization of Electronically Presented Bills
09/984,636	Multiple Mode Input and Output
09/999,903	Guaranteed Payment Method and System
10/025,897	Risk Based Payment Method and System
10/043,247	An Electronic Bill Payment System With Merchant Identification
10/060,745	Biller Activation
10/133,648	A Technique for Scheduling Computer Processes
10/205,615	Electronic Payments Using Multiple Unique Payee Identifiers
10/234,181	Payment Processing Utilizing Alternate Account Identifiers
10/443,864	Payment Remittance Processing When Account Scheming Fails
10/443,865	Payment Remittance Processing When Remittance Center Identification Fails
10/602,688	Bill Availability Notification and Billing Information Request
10/608,413	Integrated Electronic Bill Presentment and Universal Payment
10/608,414	Integrated Electronic Bill Presentment and Payment
10/608,419	Dual Mode Credit Card Based Payment Technique
10/608,420	Flexible Integrated Electronic Bill Presentment and Payment
10/608,433	System and Method For Bill Delivery and Payment Over a Communications Network
10/608,439	Integrated Electronic Bill Presentment and Payment With Improved Activation
10/608,548	Integrated Electronic Bill Presentment and Risk Based Payment
10/645,521	An Electronic Bill Presentment Technique With Enhance Biller Control
10/695,946	Making Cashless Purchases Without Identifying the Purchaser's Payment Account
10/697,114	Electronic Payments With Risk Based Selection of Type of Debiting of the Payer's Deposit Account
10/697,288	Electronic Payments With Different Selectable Types of Debiting of the Payer's Deposit Account
10/748,678	A Contact List for Accessing a Computing Application

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10/821,196	Multiple Funding Account Payment Technique with Rule-Based Funding Account Selection
10/830,455	Technique for Financial Account Information Processing
10/830,459	Electronic Funds Transfer Based Upon a Paper Funds Transfer Directive
10/879,712	Reuse of an EBP Account Through Alternate Identification
11/057,233	Presentation and Payment of Bills Over a Wide Area Communications Network
11/059,370	Integrated Electronic Presentment and Payment of Bills by Different Entities
11/066,288	Facilitating Electronic Payment on Bchalf of a Customer of Electronic Presented Bills
11/066,293	Centralized Customer Care for Electronic Payments and Other Transactions Via A Wide Area Communications Network
11/066,458	Centralized Electronic Bill Presentment
11/118,469	Credit Card Supported Electronic Payment

Laura E. BinionDate: 7/15/05

Laura E. Binion  
Executive V.P. and General Counsel,  
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